

RECEIVED
CENTRAL FAX CENTER
FEB 20 2007

BUCKLEY, MASCHOFF & TALWALKAR LLC


50 Locust Avenue
 New Canaan, CT 06840
 tel (203) 972-0006
 fax (203) 972-7627

FACSIMILE TRANSMITTAL SHEET

TO: Central Facsimile Number for Official Patent-Related Correspondence (Examiner Kirsten S. Apple)	FROM: Randy Calhoun
COMPANY: U.S. Patent and Trademark Office	DATE: February 20, 2007
FACSIMILE NO: 1-571-273-8300	TOTAL NO. OF PAGES INCLUDING COVER: 19
RE: Application Serial No.: 10/036,286 First Named Inventor: KUMAR Group Art Unit: 3693 Atty. Ref. No.: G07.010	SENDER'S TELEPHONE No: 203-972-5985

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent Trademark Office to facsimile no. (571) 273-8300 on February 20, 2007.

By: 
 Randolph P. Calhoun

This transmission may contain information from Buckley, Maschoff & Talwalkar LLC that is confidential and/or legally privileged. Such information is intended only for the use of the individual or entity to whom this transmission is addressed. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this information is strictly prohibited, and that any printed copies of this transmission should be returned to this firm. If you have received this transmission in error, please notify us by telephone or e-mail immediately (holme@bmtpatent.com), and we will arrange for the return to Buckley, Maschoff & Talwalkar LLC of any printed copies at no cost to you.

RECEIVED
CENTRAL FAX CENTER

FEB 20 2007

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: KUMAR et al.

Application No.: 10/036,286

Filing Date: 12/31/2001

For: METHOD AND APPARATUS FOR
PROMOTING USE OF A
FINANCIAL PRODUCT

) Confirmation No.: 4570
)
) Group Art Unit: 3693
)
) Examiner: Kirsten S. Apple
)
) **AMENDMENT and RESPONSE to**
) **October 19, 2006 Non-Final Office Action**
)
) Docket No.: G07.010
)
) **PTO Customer Number 28062**
) **Buckley, Maschoff & Talwalkar LLC**
) **50 Locust Avenue**
) **New Canaan, CT 06840**
)

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being transmitted
via facsimile to the United State Patent and Trademark
Office at (571) 273-8300, on February 20, 2007.

Dated: February 20, 2007 By: 
Randolph P. Calhoun

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. ☒ Fee as calculated and transmitted as described below
2. ☒ Amendment/Response to Non-Final Office Action mailed October 19, 2006
3. ☒ Petition for 1-Month Extension of Time

Application Serial No.: 09/942,453

Attorney Docket No.: G08,057

RECEIVED
CENTRAL FAX CENTER

FEB 20 2007

FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	28	- 35	0	\$ 50.00	\$ 0.00
Indep. Claims	6	- 7	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
Petition for 1 Month Extension of Time					\$120.00
OTHER FEE (specify purpose):					\$ 0.00
TOTAL FEE					\$120.00

Credit Card Authorization Payment Form in the amount of \$120.00 is enclosed.

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



Randolph P. Calhoun
Registration No. 45371
Buckley, Maschoff & Talwalkar LLC
50 Locust Avenue
New Canaan, CT 06840
(203) 972-5985

February 20, 2007
Date